

B1 (Official Form 1)(04/13)

United States Bankruptcy Court Middle District of North Carolina		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Wright, Leonard Douglas		Name of Joint Debtor (Spouse) (Last, First, Middle): Wright, Helen Georgiana
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) xxx-xx-2950		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-2242
Street Address of Debtor (No. and Street, City, and State): 107 Carabelle Circle Salisbury, NC <div style="text-align: right;">ZIP Code 28144</div>		Street Address of Joint Debtor (No. and Street, City, and State): 107 Carabelle Circle Salisbury, NC <div style="text-align: right;">ZIP Code 28144</div>
County of Residence or of the Principal Place of Business: Rowan		County of Residence or of the Principal Place of Business: Rowan
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (<i>amount subject to adjustment on 4/01/16 and every three years thereafter</i>). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Wright, Leonard Douglas**Wright, Helen Georgiana****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ William V. Bost**December 18, 2014**

Signature of Attorney for Debtor(s)

(Date)

William V. Bost**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

**Wright, Leonard Douglas
Wright, Helen Georgiana****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Leonard Douglas WrightSignature of Debtor **Leonard Douglas Wright****X /s/ Helen Georgiana Wright**Signature of Joint Debtor **Helen Georgiana Wright**

Telephone Number (If not represented by attorney)

December 18, 2014

Date

Signature of Attorney***X /s/ William V. Bost**

Signature of Attorney for Debtor(s)

William V. Bost 6041

Printed Name of Attorney for Debtor(s)

Bost Law Firm

Firm Name

**207 West Kerr Street
Salisbury, NC 28144**

Address

Email: bostw@bellsouth.net**704-637-0312 Fax: 704-637-2604**

Telephone Number

December 18, 2014

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court
Middle District of North Carolina

In re Leonard Douglas Wright
Helen Georgiana Wright

Debtor(s)

Case No.

Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Leonard Douglas Wright

Leonard Douglas Wright

Date: December 18, 2014

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court
Middle District of North Carolina

In re Leonard Douglas Wright
Helen Georgiana Wright

Debtor(s)

Case No.

Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

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Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Helen Georgiana Wright

Helen Georgiana Wright

Date: December 18, 2014

B6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court
Middle District of North Carolina

In re **Leonard Douglas Wright,
Helen Georgiana Wright**

Debtors

Case No. _____

Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	2	828,000.00		
B - Personal Property	Yes	5	23,755.00		
C - Property Claimed as Exempt	Yes	4			
D - Creditors Holding Secured Claims	Yes	5		811,335.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		840.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		94,883.00	
G - Executory Contracts and Unexpired Leases	Yes	2			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	14			5,432.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,659.00
Total Number of Sheets of ALL Schedules		40			
Total Assets			851,755.00		
Total Liabilities				907,058.00	

United States Bankruptcy Court
Middle District of North Carolina

In re **Leonard Douglas Wright,
Helen Georgiana Wright**

Debtors

Case No. _____

Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	840.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	840.00

State the following:

Average Income (from Schedule I, Line 12)	5,432.00
Average Expenses (from Schedule J, Line 22)	3,659.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	929.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		23,944.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	840.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		94,883.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		118,827.00

In re **Leonard Douglas Wright,
Helen Georgiana Wright**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
House and lot used as residence (107 Carabelle Circle)	Deed Subject to 2 Mtgs	J	165,000.00	130,000.00
Condo - to be surrendered (Apt. 21-F)	Deed Subject to Mtg	J	50,000.00	54,600.00
Rental property located at 1427 N Main St, Salisbury, NC	Deed Subject to Mtg	J	42,000.00	45,000.00
Rental property located at 1431 N Main St, Salisbury, NC	Deed Subject to Mtg	J	45,000.00	45,000.00
Rental property located at 418 S Iredell St, Salisbury, NC	Deed Subject to Mtg	J	51,000.00	50,000.00
Rental property located at 502 S Rowan Ave, Spencer, NC	Deed Subject to Mtg	J	45,000.00	44,000.00
Rental property located at 709 Fifth St, Spencer, NC	Deed Subject to Mtg	J	39,000.00	37,000.00
Rental property located at 700 Third St, Spencer, NC	Deed Subject to Mtg	J	40,000.00	35,000.00
Rental property located at 324 Oakwood Ave, Salisbury, NC	Deed Subject to Mtg	J	41,000.00	41,000.00
Rental property located at 1814 S First St, Salisbury, NC	Deed Subject to Mtg	J	38,000.00	34,000.00
Rental property located at 423 Ludwick Ave, Salisbury, NC	Deed Subject to Mtg	J	49,000.00	49,000.00
Rental property located at 134-136 Dunham Ave, Salisbury, NC	Deed Subject to Mtg	J	59,000.00	57,000.00
Rental property located at 524 Magnolia Ave, Grantie Quarry, NC	Deed Subject to Mtg	J	57,000.00	58,000.00
Sub-Total >			721,000.00	(Total of this page)

1 continuation sheets attached to the Schedule of Real Property

B6A (Official Form 6A) (12/07) - Cont.

In re **Leonard Douglas Wright,
Helen Georgiana Wright**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY
(Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Rental property located at 515 Seventh St, Salisbury, NC	Deed Subject to Mtg	J	42,000.00	40,000.00
Rental property located at 219 East Bank St, Salisbury, NC	Deed Subject to Mtg	J	30,000.00	39,000.00
Rental property located at 800 Railroad, Salisbury, NC	Deed Subject to Mtg	J	35,000.00	39,000.00

Sub-Total > **107,000.00** (Total of this page)Total > **828,000.00**

(Report also on Summary of Schedules)

Sheet 1 of 1 continuation sheets attached to the Schedule of Real Property

In re **Leonard Douglas Wright,
Helen Georgiana Wright**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Pocket money only	J	0.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking acct at Bank of NC - business acct in name of "Wright Properties"	H	300.00
		Checking acct at Bank of NC - business acct in name of "Wright Properties"	W	300.00
		Checking acct at Bank of America - lowest amt per month listed	H	100.00
		Checking acct at Bank of America - lowest amt per month listed	W	100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Stove	H	100.00
		Stove	W	100.00
		Refrigator	H	100.00
		Refrigator	W	100.00
		Washing machine and dryer	H	200.00
		Washing machine and dryer	W	200.00
		China	H	300.00
		China	W	300.00
		Silver	H	750.00
		Silver	W	750.00
		Living room furniture	H	500.00

Sub-Total > **4,200.00**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **Leonard Douglas Wright,
Helen Georgiana Wright**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Living room furniture	W	500.00
		Dining room furniture	H	200.00
		Dining room furniture	W	200.00
		TV	H	150.00
		TV	W	150.00
		Lawn mower and yard tools	H	100.00
		Lawn mower and yard tools	W	100.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing and effects	H	200.00
		Clothing and effects	W	200.00
7. Furs and jewelry.		Jewelry	H	100.00
		Jewelry	W	300.00
8. Firearms and sports, photographic, and other hobby equipment.		4 Pistols and 3 Rifles	H	800.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Pension plan at US Post Office - net value per month listed	H	939.00

Sub-Total > **3,939.00**
(Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Leonard Douglas Wright,
Helen Georgiana Wright**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Social security benefits being received - net value per month listed	H	0.00
		Stock in "Wright Properties of Rowan, LLC" - See attached list of rental properties in corp name	J	0.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		Income from rental properties are paid to expenses such as taxes, mtgs, insurance and up keep	J	0.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		Male Debtor has interest in deceased fathers estate but depends upon when estate settles	H	0.00
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			

Sub-Total > **0.00**
(Total of this page)

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

In re **Leonard Douglas Wright,
Helen Georgiana Wright**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2010 Honda Insight 5 door (over 92,000 miles)	J	9,900.00
		2002 Chev S-10 truck 2 door - over 129,000 miles	H	962.50
		2002 Chev S-10 truck 2 door - over 129,000 miles	W	962.50
		1992 Honda Accord LX 4 door (over 358,000 miles)	H	500.00
		1992 Honda Accord LX 4 door (over 358,000 miles)	W	500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Office supplies	H	350.00
		Office supplies	W	350.00
29. Machinery, fixtures, equipment, and supplies used in business.		Work tools for rental properties and lawn equipment	J	1,491.00
30. Inventory.	X			
31. Animals.		2 Dogs and 2 Cats	J	0.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Signal Hill Corp royalty pymt of approx. \$50 per month pd to Male Debtor - val listed is 1 years income	H	600.00

Sub-Total > **15,616.00**
(Total of this page)

Total > **23,755.00**

Sheet **3** of **3** continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Leonard Douglas Wright**
Helen Georginna Wright

Case No. _____

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY
Attachment A

Properties Owned by Corporation

1415 Crosby, Salisbury, North Carolina
1600 Horah, Salisbury, North Carolina
1311 Parkview, Salisbury, North Carolina
1209-11 West Bank, Salisbury, North Carolina
1017 Third Street, Spencer, North Carolina
204 Rowan Street, Spencer, North Carolina
39 Knox Street, Salisbury, North Carolina
1027 Church Street, Salisbury, North Carolina
725-727 Maupin Avenue, Salisbury, North Carolina
311 Ackert Avenue, Salisbury, North Carolina
507 South Rowan, Spencer, North Carolina
1716 Second Street, Salisbury, North Carolina
\1028 South Church, Salisubry, North Carolina
1500 West Colonial, Salisbury, North Carolina
1510 Ludwick Heights Lane, Sailsbury, North Carolina
121 Ackert Avenue, Salisbury, North Carolina

B6D (Official Form 6D) (12/07)

In re **Leonard Douglas Wright,
Helen Georgiana Wright**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			Mortgage					
Bank of America Home Loans PO Box 5170 Simi Valley, CA 93062		J	Condo - to be surrendered (Apt. 21-F)					
			Value \$ 50,000.00				50,000.00	0.00
Account No.			Second Mortgage					
BNC Banking PO Box 1148 Thomasville, NC 27361-1148		X J	House and lot used as residence (107 Carabelle Circle)					
			Value \$ 165,000.00				25,000.00	0.00
Account No.			Mortgage					
BNC Banking PO Box 1148 Thomasville, NC 27361-1148		J	Rental property located at 515 Seventh St, Salisbury, NC					
			Value \$ 42,000.00				40,000.00	0.00
Account No.			Mortgage					
Citi Mortgage PO Box 6243 Sioux Falls, SD 57117-6243		X J	Rental property located at 502 S Rowan Ave, Spencer, NC					
			Value \$ 45,000.00				44,000.00	0.00
Subtotal (Total of this page)							159,000.00	0.00

4 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Leonard Douglas Wright,
Helen Georgiana Wright**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.			Mortgage					
Citi Mortgage PO Box 6243 Sioux Falls, SD 57117-6243		J	Rental property located at 709 Fifth St, Spencer, NC					
			Value \$ 39,000.00				37,000.00	0.00
Account No.			Mortgage					
Citi Mortgage PO Box 6243 Sioux Falls, SD 57117-6243		J	Rental property located at 219 East Bank St, Salisbury, NC					
			Value \$ 30,000.00				39,000.00	9,000.00
Account No.			Security Agreement					
Farm Bureau Bank PO Box 33427 San Antonio, TX 78265-3427		J	2010 Honda Insight 5 door (over 92,000 miles)					
			Value \$ 9,900.00				11,226.00	1,326.00
Account No.			Lien on timeshare					
Golf Colony Resort Homeowners Assoc PO Box 3559 North Myrtle Beach, SC 29582		J	Condo - to be surrendered (Apt. 21-F)					
			Value \$ 50,000.00				4,600.00	4,600.00
Account No.			Mortgage					
NationStar Mtg 350 Highland Dr Lewisville, TX 75067		J	Rental property located at 700 Third St, Spencer, NC					
			Value \$ 40,000.00				35,000.00	0.00
Subtotal							126,826.00	14,926.00
(Total of this page)								

Sheet 1 of 4 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Leonard Douglas Wright,
Helen Georgiana Wright**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.			Mortgage					
NationStar Mtg 350 Highland Dr Lewisville, TX 75067		J	Rental property located at 324 Oakwood Ave, Salisbury, NC					
			Value \$ 41,000.00				41,000.00	0.00
Account No.			Mortgage					
NationStar Mtg 350 Highland Dr Lewisville, TX 75067		X J	Rental property located at 1814 S First St, Salisbury, NC					
			Value \$ 38,000.00				34,000.00	0.00
Account No.			Mortgage					
NationStar Mtg 350 Highland Dr Lewisville, TX 75067		J	Rental property located at 423 Ludwick Ave, Salisbury, NC					
			Value \$ 49,000.00				49,000.00	0.00
Account No.			Mortgage					
NationStar Mtg 350 Highland Dr Lewisville, TX 75067		J	Rental property located at 134-136 Dunham Ave, Salisbury, NC					
			Value \$ 59,000.00				57,000.00	0.00
Account No.			Rental property located at 800 Railroad, Salisbury, NC					
NationStar Mtg 350 Highland Dr Lewisville, TX 75067		J						
			Value \$ 35,000.00				39,000.00	4,000.00
Subtotal							220,000.00	4,000.00
(Total of this page)								

Sheet **2** of **4** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Leonard Douglas Wright,
Helen Georgiana Wright**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.			Mortgage					
Seterus PO Box 2008 Grand Rapids, MI 49501-2008		J	Rental property located at 524 Magnolia Ave, Grantie Quarry, NC					
			Value \$ 57,000.00				58,000.00	1,000.00
Account No.			Security Agreement					
Sheffield Financial 4010 Golding Ctr Dr Winston Salem, NC 27103		J	Work tools for rental properties and lawn equipment					
			Value \$ 1,491.00				2,509.00	1,018.00
Account No.			First Mortgage					
Wells Fargo Home Mortgage PO Box 10335 Des Moines, IA 50306		J	House and lot used as residence (107 Carabelle Circle)					
			Value \$ 165,000.00				105,000.00	0.00
Account No.			Mortgage					
Wells Fargo Home Mortgage PO Box 10335 Des Moines, IA 50306		J	Rental property located at 418 S Iredell St, Salisbury, NC					
			Value \$ 51,000.00				50,000.00	0.00
Account No.			Mortgage					
Wells Fargo Home Mortgage/ASC PO Box 10335 Des Moines, IA 50306		J	Rental property located at 1431 N Main St, Salisbury, NC					
			Value \$ 45,000.00				45,000.00	0.00
Subtotal							260,509.00	2,018.00
(Total of this page)								

Sheet **3** of **4** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Leonard Douglas Wright,
Helen Georgiana Wright**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Mortgage					
Wells Fargo Home MortgageASC PO Box 10335 Des Moines, IA 50306		Rental property located at 1427 N Main St, Salisbury, NC	J	Value \$ 42,000.00				45,000.00	3,000.00
Account No.									
				Value \$					
Account No.									
				Value \$					
Account No.									
				Value \$					
Account No.									
				Value \$					
Sheet 4 of 4 continuation sheets attached to									
Schedule of Creditors Holding Secured Claims								45,000.00	3,000.00
				Subtotal (Total of this page)				811,335.00	23,944.00
				Total (Report on Summary of Schedules)					

In re **Leonard Douglas Wright,
Helen Georgiana Wright**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/13) - Cont.

In re **Leonard Douglas Wright,
Helen Georgiana Wright**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
									AMOUNT ENTITLED TO PRIORITY
Account No.									
Horry County Treasurer PO Box 602773 Charlotte, NC 28260-2773		J		Past due taxes					0.00
								840.00	840.00
Account No.									
Account No.									
Account No.									
Account No.									
Account No.									
Subtotal									0.00
(Total of this page)								840.00	840.00
Total									0.00
(Report on Summary of Schedules)								840.00	840.00

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6F (Official Form 6F) (12/07)

In re **Leonard Douglas Wright,
Helen Georgiana Wright**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Bank of America PO Box 15026 Wilmington, DE 19850	J	Credit Card Purchases				18,520.00
Account No. EndoChoice Pathology PO Box 4346 Dept. 718 Houston, TX 77210-4346	J	Medical Services				52.00
Account No. Express Scripts PO Box 790227 Saint Louis, MO 63179-0227	J	Mail order purchases				442.00
Account No. LabCorp PO Box 2240 Burlington, NC 27216-2240	J	Medical Services				4.00
Subtotal (Total of this page)						19,018.00

2 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Leonard Douglas Wright,
Helen Georgiana Wright**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Acct referred for collection				
MediCredit, Inc. PO Box 1629 Maryland Heights, MO 63043-0629	J					425.00
Account No.		Medical Services				
Novant Health PO Box 11549 Winston Salem, NC 27116-1549	J					379.00
Account No.		Medical Services Rendered				
Piedmont Radiological Associates 1515 West Innes Street Salisbury, NC 28144	J					16.00
Account No.		Acct referred for collection				
Prince-Parker & Associates, Inc. PO Box 474690 Charlotte, NC 28247-4690	J					69.00
Account No.		Medical Services				
Rowan Diagnostic Clinic, PA 611 Mocksville Ave Salisbury, NC 28144-2705	J					64.00
Sheet no. <u>1</u> of <u>2</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						953.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Leonard Douglas Wright,
Helen Georgiana Wright**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.		Equity Line of Credit				
SunTrust Bank PO Box 305053 Nashville, TN 37230-5053	J					72,793.00
Account No.		Medical Services				
Wake Forest Baptist Health Medical Center Blvd Winston Salem, NC 27157	J					883.00
Account No.		Credit Card Purchases				
Western Alliance Bank PO Box 927830 San Diego, CA 92192-7830	J					1,236.00
Account No.						
Account No.						
Sheet no. <u>2</u> of <u>2</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						74,912.00
						Total (Report on Summary of Schedules)
						94,883.00

In re **Leonard Douglas Wright,
Helen Georgiana Wright**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Betty Tomlin 1427 N Main St Salisbury, NC 28144	Lease on rental property
Daryl & Sonia Clark 523 Ludwick Ave Salisbury, NC 28146	Lease on rental property
Deborah Huffman 134 Dunham Ave Salisbury, NC 28146	Lease on rental property
Grayland & Erica Watson 324 Oakwood Ave Salisbury, NC 28146	Lease on rental property
Harrison & Nadine Malone 502 S Rowan Spencer, NC 28159	Lease on rental property
Jeff Boyd & Janette Clang 136 Dunham Ave Salisbury, NC 28144	Lease on rental property
Jemese Imes 700 3rs St Spencer, NC 28159	Lease on rental property
Kendall and Tammy Stokes 418 S Iredell St Spencer, NC 28159	Lease on rental property
Lorraine (Mona) Hipps 515 7th St Spencer, NC 28159	Lease on rental property
Martha Unsell 1814 1st St Salisbury, NC 28144	Lease on rental property
Michael Brown 709 5th St Spencer, NC 28159	Lease on rental property
Michael Linkins 524 Magnolia Ave Salisbury, NC 28146	Lease on rental property

In re **Leonard Douglas Wright,
Helen Georgiana Wright**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

(Continuation Sheet)

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Towanda McNeil 1431 N Main St Salisbury, NC 28144	Lease on rental property
Walter and Kayla Bostian 134 Dunham Ave Salisbury, NC 28146	Lease on rental property

In re **Leonard Douglas Wright,
Helen Georgiana Wright**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Wright Properties of Rowan, LLC 107 Carabelle Circle Salisbury, NC 28144	Ocwen Loan Servicing, LLC PO Box 24738 West Palm Beach, FL 33416-2738
Wright Properties of Rowan, LLC 107 Carabelle Circle Salisbury, NC 28144	Bank of America Home Loans PO Box 21848 Greensboro, NC 27420-1848
Wright Properties of Rowan, LLC 107 Carabelle Circle Salisbury, NC 28144	Bank of America PO Box 941000 Simi Valley, CA 93094-1000
Wright Properties of Rowan, LLC 107 Carabelle Circle Salisbury, NC 28144	Citi Mortgage PO Box 6243 Sioux Falls, SD 57117-6243
Wright Properties of Rowan, LLC 107 Carabelle Circle Salisbury, NC 28144	NationStar Mtg 350 Highland Dr Lewisville, TX 75067
Wright Properties of Rowan, LLC 107 Carabelle Circle Salisbury, NC 28144	BNC Banking PO Box 1148 Thomasville, NC 27361-1148

Fill in this information to identify your case:

Debtor 1 Leonard Douglas Wright

Debtor 2 Helen Georgiana Wright
(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE DISTRICT OF NORTH CAROLINA

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 61

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status**Occupation****Employer's name****Employer's address****How long employed there?****Debtor 1**

- ☒ Employed
- ☐ Not employed

Debtor 2 or non-filing spouse

- ☒ Employed
- ☐ Not employed

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ 0.00	\$ 0.00
3. Estimate and list monthly overtime pay.	3. +\$ 0.00	+\$ 0.00
4. Calculate gross income. Add line 2 + line 3.	4. \$ 0.00	\$ 0.00

Debtor 1 **Leonard Douglas Wright**
 Debtor 2 **Helen Georgiana Wright**

Case number (if known) _____

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 0.00	\$ 0.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ 0.00
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify: _____	5h.+ \$ 0.00	\$ 0.00
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 0.00	\$ 0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 0.00	\$ 0.00
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 3,748.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 773.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 869.00
8h. Other monthly income. Specify: Oil well stock royalty	8h.+ \$ 42.00	\$ 0.00
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 4,563.00	\$ 869.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 4,563.00	\$ 869.00
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify: _____	11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ 5,432.00	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: _____		

		JUNE	2014				
PROPERTIES	1427 N. MAIN	1431 N. MAIN	448 S. REDELL	502 S. REWAN	709 5 TH ST.	700 3 RD ST.	
MONTHLY	\$ 700 ⁰⁰	—	\$ 800 ⁰⁰	\$ 795 ⁰⁰	\$ 650 ⁰⁰	\$ 650 ⁰⁰	
RENT							
TOTAL	\$ 700 ⁰⁰	—	\$ 800 ⁰⁰	\$ 795 ⁰⁰	650 ⁰⁰	650 ⁰⁰	
RENTAL EXP.							
MORTGAGE	\$ 403 ⁰⁰	\$ 434 ⁰⁰	\$ 404 ⁰⁰	\$ 515 ⁰⁰	\$ 396 ⁰⁰	447 ⁰⁰	
INSURANCE	15 ⁰⁰	15 ⁰⁰	16 ⁰⁰	26 ⁰⁰	18 ⁰⁰	16 ⁰⁰	
PROPERTY TAXES	61 ⁰⁰	60 ⁰⁰	56 ⁰⁰	97 ⁰⁰	60 ⁰⁰	80 ⁰⁰	
REPAIRS	50 ⁰⁰	17 ⁰⁰	106 ⁰⁰	7 ⁰⁰	75 ⁰⁰	—	
LABOR	170 ⁰⁰	200 ⁰⁰	350 ⁰⁰	—	55 ⁰⁰	—	
UTILITIES	—	293 ⁰⁰	343 ⁰⁰	—	—	—	
FUEL	10 ⁰⁰	15 ⁰⁰	76 ⁰⁰	5 ⁰⁰	20 ⁰⁰	5	
IMPROVEMENTS	118 ⁰⁰	250 ⁰⁰	150 ⁰⁰	—	200 ⁰⁰	—	
ADVERTISEMENTS	—	—	62 ⁰⁰	—	—	—	
TOTAL	827 ⁰⁰	1284 ⁰⁰	1643 ⁰⁰	650 ⁰⁰	824 ⁰⁰		

		June	2014		
Properties	324 OAKWOOD	1814 1st St.	423 LUDWICK	134-136 DUNHAM	524 MAGN.
MONTHLY RENT	\$ 575 ⁰⁰	WORK EXCHANGE	\$ 450 ⁰⁰	\$ 1000 ⁰⁰	\$ 650 ⁰⁰
TOTAL	\$ 575 ⁰⁰		\$ 450 ⁰⁰	\$ 1000 ⁰⁰	\$ 650 ⁰⁰
RENTAL EXP.					
MORTGAGE	402 ⁰⁰	339 ⁰⁰	466 ⁰⁰	520 ⁰⁰	394 ⁰⁰
INSURANCE	15 ⁰⁰	16 ⁰⁰	13 ⁰⁰	21 ⁰⁰	15 ⁰⁰
PROPERTY TAXES	65 ⁰⁰	68 ⁰⁰	83 ⁰⁰	84 ⁰⁰	69 ⁰⁰
REPAIRS	—	25 ⁰⁰		120 ⁰⁰	
LABOR	—			65 ⁰⁰	
UTILITIES	—	100 ⁰⁰	—	—	—
FUEL	5 ⁰⁰	50 ⁰⁰	5 ⁰⁰	10 ⁰⁰	5 ⁰⁰
IMPROVEMENTS				103 ⁰⁰	
ADVERTISEMENTS	—	—	—	—	—
TOTAL	481 ⁰⁰	598 ⁰⁰	567 ⁰⁰	973 ⁰⁰	483 ⁰⁰
					473 ⁰⁰

	JULY 2014					
PROPERTIES	1427 K. MAIN	1431 N. MAIN	418 S. WEBER	502 S. RIVAN	709 5 TH ST.	700 3 RD S
MONTHLY RENT	\$ 700 ⁰⁰	—	\$ 800 ⁰⁰	\$ 795 ⁰⁰	\$ 650 ⁰⁰	\$ 650 ⁰⁰
TOTAL	\$ 700 ⁰⁰		800 ⁰⁰	\$ 795 ⁰⁰	\$ 650 ⁰⁰	\$ 650 ⁰⁰
RENTAL EXP.						
MORTGAGE	834 ⁰⁰	435 ⁰⁰	487 ⁰⁰	515 ⁰⁰	396 ⁰⁰	360 ⁰⁰
INSURANCE	15 ⁰⁰	15 ⁰⁰	16 ⁰⁰	26 ⁰⁰	18 ⁰⁰	16 ⁰⁰
PROPERTY TAXES	61 ⁰⁰	60 ⁰⁰	56 ⁰⁰	97	60	80 ⁰⁰
REPAIRS	—	64 ⁰⁰	55 ⁰⁰	—	50 ⁰⁰	—
LABOR	50 ⁰⁰	200 ⁰⁰	55 ⁰⁰	20 ⁰⁰	50 ⁰⁰	100 ⁰⁰
UTILITIES	—	70 ⁰⁰	96 ⁰⁰	—	—	—
FUEL	—	20 ⁰⁰	20 ⁰⁰	20 ⁰⁰	20 ⁰⁰	20 ⁰⁰
IMPROVEMENTS	—	70 ⁰⁰	—	—	—	—
ADVERTISEMENTS		118 ⁰⁰				
TOTAL	960 ⁰⁰	1052 ⁰⁰	785 ⁰⁰	678 ⁰⁰	594 ⁰⁰	576 ⁰⁰

	July 2014					
Properties	324 Oakwood	1814 1st St.	423 Ludwick	134136 Durham	524 Meadow	515 7th St
Monthly Rent	\$ 575 ⁰⁰	work EXCHANGE	\$ 500 ⁰⁰	\$ 1000 ⁰⁰	\$ 650 ⁰⁰	\$ 550 ⁰⁰
TOTAL	\$ 575 ⁰⁰		\$ 500 ⁰⁰	\$ 1000 ⁰⁰	\$ 650 ⁰⁰	\$ 550 ⁰⁰
Rental Exp.						
MORTGAGE	432 ⁰⁰	430 ⁰⁰	467 ⁰⁰	552 ⁰⁰	420 ⁰⁰	430 ⁰⁰
INSURANCE	15 ⁰⁰	16 ⁰⁰	13 ⁰⁰	21 ⁰⁰	15 ⁰⁰	14 ⁰⁰
PROPERTY TAXES	65 ⁰⁰	68 ⁰⁰	83 ⁰⁰	84 ⁰⁰	69 ⁰⁰	51 ⁰⁰
Repairs	—	—	—	—	—	—
LABOR	50 ⁰⁰	—	—	—	—	—
Utilities	—	213 ⁰⁰	—	—	—	—
Fuel	20 ⁰⁰	50 ⁰⁰	10 ⁰⁰	5 ⁰⁰	5 ⁰⁰	10 ⁰⁰
IMPROVEMENTS	—	—	—	50 ⁰⁰	—	—
ADVERTISEMENTS	—	+	—	—	—	—
TOTAL	582 ⁰⁰	777 ⁰⁰	573 ⁰⁰	712 ⁰⁰	509 ⁰⁰	505 ⁰⁰

		August 2014			
Properties	1427 N. MAIN	1431 N. MAIN	4485. REBEL	502 S. KENTRAL	109 5th St.
Monthly Rent	\$ 700 ⁰⁰	\$ 700 ⁰⁰	\$ 800 ⁰⁰	\$ 795 ⁰⁰	\$ 650 ⁰⁰
TOTAL	\$ 700 ⁰⁰	\$ 700 ⁰⁰	\$ 800 ⁰⁰	\$ 795 ⁰⁰	\$ 650 ⁰⁰
Rent Exp.					
MORTGAGE	MISSED	MISSED	MISSED	376 ⁰⁰	261 ⁰⁰
INSURANCE	15 ⁰⁰	15 ⁰⁰	16 ⁰⁰	26 ⁰⁰	18 ⁰⁰
Property Taxes	61 ⁰⁰	60 ⁰⁰	56 ⁰⁰	97 ⁰⁰	60 ⁰⁰
Repairs		5 ⁰⁰	60 ⁰⁰		
LABOR		100 ⁰⁰	100 ⁰⁰		100 ⁰⁰
Utilities	—	—	201 ⁰⁰	—	—
Fuel	5 ⁰⁰	30 ⁰⁰	20 ⁰⁰	5 ⁰⁰	5 ⁰⁰
IMPROVEMENTS	—	—	—	—	—
ADVERTISEMENTS	—	+	—	—	—
TOTAL	81 ⁰⁰	210 ⁰⁰	453 ⁰⁰	504 ⁰⁰	444 ⁰⁰
					742 ⁰⁰

		AUGUST	2014			
PROPERTIES	324 Oakwood	1814 1st St.	423 Ludwick	134136 Dunham	524 Hawthorn	515 7th St
Monthly Rent	\$ 575 ⁰⁰	575 WOLF EXCHANGE	—	\$ 1,000 ⁰⁰	\$ 650 ⁰⁰	\$ 450 ⁰⁰
TOTAL	575 ⁰⁰	—	—	1,000 ⁰⁰	\$ 650 ⁰⁰	\$ 450 ⁰⁰
Rentals Exp.						
MORTGAGE	650 ⁰⁰	572 ⁰⁰	575 702 ⁰⁰	1,000 700 ⁰⁰	650 ⁰⁰ 395 ⁰⁰	450 ⁰⁰ 490 ⁰⁰
INSURANCE	15 ⁰⁰	16	13 ⁰⁰	21 ⁰⁰	15 ⁰⁰	14 ⁰⁰
PROPERTY TAXES	65 ⁰⁰	68	83 ⁰⁰	84 ⁰⁰	69 ⁰⁰	51 ⁰⁰
REPAIRS	—	—	—	103 ⁰⁰	—	—
LABOR	—	50 ⁰⁰	50 ⁰⁰	100 ⁰⁰	—	50 ⁰⁰
UTILITIES	96 ⁰⁰	96 ⁰⁰	—	—	—	—
FUEL	10 ⁰⁰	60 ⁰⁰	10 ⁰⁰	10 ⁰⁰	5 ⁰⁰	20 ⁰⁰
IMPROVEMENTS	—	—	—	—	—	—
ADVERTISEMENTS	—	—	—	—	—	—
TOTAL	748 ⁰⁰	802 ⁰⁰	858 ⁰⁰	1018 ⁰⁰	484 ⁰⁰	565 ⁰⁰

	1427 N. MAIN	1431 N. MAIN	4485 REBEL	502 S. LOUISE	709 5TH ST	700 24TH ST
PROPERTIES		SEPT	2014			
MONTHLY RENT	\$ 700 ⁰⁰	\$ 700 ⁰⁰	\$ 800 ⁰⁰	\$ 795 ⁰⁰	\$ 650 ⁰⁰	\$ 650 ⁰⁰
TOTAL	\$ 700 ⁰⁰	\$ 700 ⁰⁰	\$ 800 ⁰⁰	\$ 795 ⁰⁰	\$ 650 ⁰⁰	\$ 650 ⁰⁰
RENTAL EXP.						720⁰⁰
MORTGAGE	1389 ⁰⁰	1813 ⁶⁰	2031 ⁰⁰	1104 ⁰⁰	1389 ⁰⁰	1200⁰⁰
INSURANCE	15 ⁰⁰	15 ⁰⁰	16 ⁰⁰	26 ⁰⁰	18 ⁰⁰	15 ⁰⁰
PROPERTY TAXES	61 ⁰⁰	60 ⁰⁰	56 ⁰⁰	97 ⁰⁰	60 ⁰⁰	80 ⁰⁰
REPAIRS	—	—	89 ⁰⁰	—	—	3
LABOR	50 ⁰⁰	200 ⁰⁰	50 ⁰⁰	—	—	100 ⁰⁰
UTILITIES	—	—	—	—	—	—
FUEL	20 ⁰⁰	20 ⁰⁰	10 ⁰⁰	10 ⁰⁰	10 ⁰⁰	20 ⁰⁰
IMPROVEMENTS	—	—	—	—	—	—
ADVERTISEMENTS	—	—	—	—	—	—
TOTAL	1535 ⁰⁰	2108 ⁰⁰	2252 ⁰⁰	1237 ⁰⁰	1477 ⁰⁰	938 ⁰⁰

	SEPT	2014			
Properties	324 Oakwood	1814 1 st St.	423 Ludwick	134-136 Dunham	524 McNeelia
Monthly Rent	—	WORK EXCHANGE	—	\$ 1,000 ⁰⁰	\$ 650 ⁰⁰
TOTAL	—	—	—	1000 ⁰⁰	650 ⁰⁰
Rental Exp.	—	—	—	—	—
MORTGAGE	658 ⁰⁰	512 ⁰⁰	1702 ⁰⁰	1462 ⁰⁰	355⁰⁰ 811 ⁰⁰
INSURANCE	16 ⁰⁰	16 ⁰⁰	13 ⁰⁰	21 ⁰⁰	15 ⁰⁰
PROPERTY TAXES	65 ⁰⁰	68 ⁰⁰	83 ⁰⁰	84 ⁰⁰	69 ⁰⁰
Repairs	—	30 ⁰⁰	—	88 ⁰⁰	—
LABOR	—	160 ⁰⁰	—	100 ⁰⁰	—
Utilities	—	233 ⁰⁰	—	—	—
Fuel	10 ⁰⁰	46 ⁰⁰	20 ⁰⁰	20 ⁰⁰	20 ⁰⁰
IMPROVEMENTS	—	—	—	—	—
ADVERTISEMENTS	—	—	—	—	—
TOTAL	1749 ⁰⁰	1059 ⁰⁰	818 ⁰⁰	1915 ⁰⁰	915 ⁰⁰
					538 ⁰⁰

Case 14-51369 Doc 1 Filed 12/19/14 Page 40 of 67						
Properties		OCTOBER	2014			
MONTHLY RENT	3240 Alwood	1814 1 st St. work EXCHANGE	423 Ludwick	134-136 DUNHAM	524 MAGNOLIA	515 7 th St
	—	—	—	4 500 ⁰⁰	650 ⁰⁰	4 450 ⁰⁰
TOTAL	—	—	—	4 500 ⁰⁰	4 650 ⁰⁰	4 50 ⁰⁰
RENTAL EXP.						
MORTGAGE	402 ⁰⁰	518 ⁰⁰	633 ⁰⁰	670 ⁰⁰	394 ⁰⁰	403 ⁰⁰
INSURANCE	16 ⁰⁰	16 16 ⁰⁰	13 ⁰⁰	21 ⁰⁰	15 ⁰⁰	14 ⁰⁰
PROPERTY TAXES	65 ⁰⁰	68 68 ⁰⁰	83 ⁰⁰	84 ⁰⁰	69 ⁰⁰	51 ⁰⁰
REPAIRS	—	170 ⁰⁰	460 ⁰⁰	100 ⁰⁰	—	—
LABOR	200 ⁰⁰	100 ⁰⁰	110 ⁰⁰	100 ⁰⁰	—	—
UTILITIES	—	NO BILL YET	100 ⁰⁰	100 ⁰⁰	—	—
FUEL	10 ⁰⁰	—	50 ⁰⁰	50 ⁰⁰	—	—
IMPROVEMENTS	—	14 ⁰⁰	400 ⁰⁰	—	—	—
ADVERTISEMENTS	—	—	—	118 ⁰⁰	—	—
TOTAL	693 ⁰⁰	886 ⁰⁰	1789 ⁰⁰	1243 ⁰⁰	478 ⁰⁰	468 ⁰⁰

	1429 N. Main	1431 N. Main	4485 Retail	5025 Richmond	709 5 th St	700 3 rd St
Properties						
Monthly Rent	\$ 700 ⁰⁰	\$ 700 ⁰⁰	\$ 800 ⁰⁰	\$ 795 ⁰⁰	\$ 650 ⁰⁰	\$ 650 ⁰⁰
TOTAL	\$ 700 ⁰⁰	\$ 700 ⁰⁰	\$ 800 ⁰⁰	\$ 795 ⁰⁰	\$ 650 ⁰⁰	\$ 650 ⁰⁰
Rentale Exp.						
MORTGAGE	407 ⁰⁰	434 ⁰⁰	484 ⁰⁰	500 ⁰⁰	384 ⁰⁰	447 ⁰⁰
INSURANCE	15 ⁰⁰	15	16 ⁰⁰	26 ⁰⁰	18 ⁰⁰	16 ⁰⁰
PROPERTY TAXES	61 ⁰⁰	60 ⁰⁰	56 ⁰⁰	97 ⁰⁰	60 ⁰⁰	80 ⁰⁰
Repairs	—	—	40 ⁰⁰	—	100 ⁰⁰	10 ⁰⁰
LABOR	—	—	100 ⁰⁰	—	—	200 ⁰⁰
Utilities	—	15 ⁰⁰	—	—	—	—
Fuel	—	20 ⁰⁰	20 ⁰⁰	10 ⁰⁰	—	10 ⁰⁰
IMPROVEMENTS	—	200 ⁰⁰	—	—	—	—
ADVERTISEMENTS	—	—	—	—	—	—
TOTAL	483 ⁰⁰	744 ⁰⁰	716 ⁰⁰	633 ⁰⁰	562 ⁰⁰	733 ⁰⁰

Properties	1429 N. Main	November	2014	5025 Kilwin	109 5 th St	700 3 rd S
Monthly Rent	\$1100 ⁰⁰	\$1100 ⁰⁰	\$800 ⁰⁰	\$1195 ⁰⁰	\$650 ⁰⁰	\$650 ⁰⁰
TOTAL	\$1100 ⁰⁰	\$1100 ⁰⁰	\$800 ⁰⁰	\$1195 ⁰⁰	\$650 ⁰⁰	\$650 ⁰⁰
Rent Exp.						
MORTGAGE	820 ⁰⁰	885 ⁰⁰	990 ⁰⁰	800 ⁰⁰	1798 ⁰⁰	1418 ⁰⁰ 1357 ⁰⁰
INSURANCE	15 ⁰⁰	15 ⁰⁰	16 ⁰⁰	26 ⁰⁰	18 ⁰⁰	16 ⁰⁰
PROPERTY TAXES	61 ⁰⁰	60 ⁰⁰	56 ⁰⁰	97	60 ⁰⁰	80 ⁰⁰
REPAIRS	10 ⁰⁰	—	—	—	—	—
LABOR	—	—	100 ⁰⁰	—	—	100 ⁰⁰
UTILITIES	—	—	—	—	—	—
FUEL	10 ⁰⁰	20 ⁰⁰	20 ⁰⁰	20 ⁰⁰	20 ⁰⁰	20 ⁰⁰
IMPROVEMENTS	—	—	375 ⁰⁰	—	—	—
ADVERTISEMENTS	—	—	—	—	—	—
TOTAL	916 ⁰⁰	980 ⁰⁰	1557 ⁰⁰	943 ⁰⁰	896 ⁰⁰	216 ⁰⁰

Properties	324 Atlantic	1814 1st St.	423 Ludwick	134-136 Durham	524 Magalich	515 7th St.
Monthly Rent	\$550 ⁰⁰	WORK EXCHANGE	—	\$500 ⁰⁰	\$650 ⁰⁰	\$350 ⁰⁰
TOTAL	550 ⁰⁰	—	—	500 ⁰⁰	650 ⁰⁰	350 ⁰⁰
RENTAL EXP.	—	—	—	—	—	—
MORTGAGE	APR 13.15% 16 ⁰⁰	885 ⁰⁰	114.5% 13 ⁰⁰	552 ⁰⁰	823 ⁰⁰	403 ⁰⁰
INSURANCE	16 ⁰⁰	16 ⁰⁰	13 ⁰⁰	21 ⁰⁰	15 ⁰⁰	14 ⁰⁰
PROPERTY TAXES	68 ⁰⁰	68 ⁰⁰	83 ⁰⁰	84 ⁰⁰	69 ⁰⁰	51 ⁰⁰
Repairs	105 ⁰⁰	—	51 ⁰⁰	40 ⁰⁰	—	—
LABOR	100 ⁰⁰	—	200 ⁰⁰	175 ⁰⁰	—	—
Utilities	65 ⁰⁰	96 ⁰⁰	110 Btu/hr	43 ⁰⁰	—	—
Fuel	10 ⁰⁰	50 ⁰⁰	40 ⁰⁰	20 ⁰⁰	—	—
IMPROVEMENTS	—	170 ⁰⁰	—	—	—	—
ADVERTISEMENTS	—	—	—	—	—	—
TOTAL	361 ⁰⁰	1285 ⁰⁰	387 ⁰⁰	935 ⁰⁰	907 ⁰⁰	468 ⁰⁰

Fill in this information to identify your case:

Debtor 1 Leonard Douglas Wright

Debtor 2 Helen Georgiana Wright
(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE DISTRICT OF NORTH CAROLINA

Case number
(If known) _____

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☐ No. Go to line 2.
- ☒ Yes. Does Debtor 2 live in a separate household?
- ☒ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

18

- ☐ No
- ☒ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,060.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Leonard Douglas Wright**
 Debtor 2 **Helen Georgiana Wright**

Case number (if known) _____

6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ <u>180.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>60.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>350.00</u>
6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. Food and housekeeping supplies	7. \$ <u>400.00</u>
8. Childcare and children's education costs	8. \$ <u>161.00</u>
9. Clothing, laundry, and dry cleaning	9. \$ <u>20.00</u>
10. Personal care products and services	10. \$ <u>75.00</u>
11. Medical and dental expenses	11. \$ <u>135.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>420.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ <u>50.00</u>
14. Charitable contributions and religious donations	14. \$ <u>0.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>0.00</u>
15b. Health insurance	15b. \$ <u>500.00</u>
15c. Vehicle insurance	15c. \$ <u>150.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: Taxes	16. \$ <u>34.00</u>
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ <u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: _____	17c. \$ <u>0.00</u>
17d. Other. Specify: _____	17d. \$ <u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18. \$ <u>0.00</u>
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$ <u>0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>50.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>14.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>
21. Other: Specify: _____	21. +\$ <u>0.00</u>
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	22. \$ <u>3,659.00</u>
23. Calculate your monthly net income.	
23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.	23a. \$ <u>5,432.00</u>
23b. Copy your monthly expenses from line 22 above.	23b. -\$ <u>3,659.00</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <u>1,773.00</u>
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
<input checked="" type="checkbox"/> No.	
<input type="checkbox"/> Yes. Explain: _____	

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court
Middle District of North Carolina**

In re **Leonard Douglas Wright
Helen Georgiana Wright**

Debtor(s)

Case No.

Chapter

13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **42** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **December 18, 2014**

Signature **/s/ Leonard Douglas Wright**

Leonard Douglas Wright

Debtor

Date **December 18, 2014**

Signature **/s/ Helen Georgiana Wright**

Helen Georgiana Wright

Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court
Middle District of North Carolina**

In re **Leonard Douglas Wright
Helen Georgiana Wright**

Debtor(s)

Case No.

Chapter

13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
\$18,000.00

SOURCE
Earnings 2014 approx.

\$-42,389.00

Earnings 2013

\$-55,220.00

Earnings 2012

2. Income other than from employment or operation of business

None

☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

B7 (Official Form 7) (04/13)

2**3. Payments to creditors**

None

☐**Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
BNC Banking PO Box 1148 Thomasville, NC 27361-1148		\$0.00	\$25,000.00
Wells Fargo Home Mortgage PO Box 10335 Des Moines, IA 50306		\$0.00	\$105,000.00

None

☒

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	------------------------------------	--	-----------------------

None

☒

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None

☒

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
------------------------------------	-------------------------	---------------------------------	--------------------------

None

☒

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
---	-----------------	--------------------------------------

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B7 (Official Form 7) (04/13)

3

5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
--	--	-----------------------------------

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	--------------------	-----------------------------------

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------	--------------	-------------------------------

8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
-----------------------------------	--	--------------

9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---------------------------	---	--

In present case as disclosed

Hummingbird Credit Counseling

December 2014

\$34.00

B7 (Official Form 7) (04/13)

4

10. Other transfers

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,
RELATIONSHIP TO DEBTOR
Mike Fesperman
36 Kesler Ave
Salisbury, NC 28146
None

DATE
11/2013

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED
Sold property at 36 Kesler Ave, Salisbury, NC for \$35,000.00. Bank of NC received \$26,000 and Debtors received \$9,000

- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER
DEVICE

DATE(S) OF
TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND
VALUE OF PROPERTY OR DEBTOR'S INTEREST
IN PROPERTY

11. Closed financial accounts

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------	--	---------------------------------------

12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR
BNC Banking
PO Box 1148
Thomasville, NC 27361-1148

DATE OF SETOFF
September 2014

AMOUNT OF SETOFF
\$28,000.00

14. Property held for another person

- None ☒ List all property owned by another person that the debtor holds or controls.

B7 (Official Form 7) (04/13)

5

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	-----------------------------------	----------------------

15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
---------	-----------	--------------------

16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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B7 (Official Form 7) (04/13)

6

18 . Nature, location and name of business

None

☐

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Wright Properties of Rowan, LLC	680508860	107 Carabelle Circle Salisbury, NC 28144	Rental properties	2001

None

☐

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None

☐

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

**Kevin Walser
121 E Council St
Salisbury, NC 28144**

DATES SERVICES RENDERED

March 2012 - March 2013

None

☐

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

Kevin Walser

ADDRESS

**121 E Council St
Salisbury, NC 28144**

DATES SERVICES RENDERED

March 2012 - March 2013

None

☐

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

B7 (Official Form 7) (04/13)

7

NAME
Kevin Walser

ADDRESS
**121 E Council St
 Salisbury, NC 28144**

Debtors

- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS
**BNC Banking
 PO Box 1148
 Thomasville, NC 27361-1148**

DATE ISSUED
March 2012 - March 2013

20. Inventories

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
-------------------	----------------------	---

- None ☒ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
-------------------	---

21. Current Partners, Officers, Directors and Shareholders

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
Wright Properties of Rowan, LLC 107 Carabelle Circle Salisbury, NC 28144	Leonard Wright - President Helen Wright - Member	President 100%

- None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
------------------	-------	---

22. Former partners, officers, directors and shareholders

- None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
------	---------	--------------------

- None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
------------------	-------	---------------------

B7 (Official Form 7) (04/13)

8

23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE
OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date December 18, 2014

Signature /s/ Leonard Douglas Wright
Leonard Douglas Wright
Debtor

Date December 18, 2014

Signature /s/ Helen Georgiana Wright
Helen Georgiana Wright
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court
Middle District of North Carolina

In re **Leonard Douglas Wright**
Helen Georgiana Wright

Debtor(s)

Case No.

Chapter

13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>3,700.00</u>
Prior to the filing of this statement I have received	\$	<u>1,500.00</u>
Balance Due	\$	<u>2,200.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☐ Debtor ☒ Other (specify): **Through the Plan**

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **December 18, 2014**

/s/ William V. Bost

William V. Bost
Bost Law Firm
207 West Kerr Street
Salisbury, NC 28144
704-637-0312 Fax: 704-637-2604
bostw@bellsouth.net

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

United States Bankruptcy Court
Middle District of North Carolina

In re **Leonard Douglas Wright**
Helen Georgiana Wright

Debtor(s)

Case No.

Chapter

13

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Leonard Douglas Wright
Helen Georgiana Wright

Printed Name(s) of Debtor(s)

X **/s/ Leonard Douglas Wright**

Signature of Debtor

December 18, 2014

Date

Case No. (if known)

X **/s/ Helen Georgiana Wright**

Signature of Joint Debtor (if any)

December 18, 2014

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court
Middle District of North Carolina**

In re **Leonard Douglas Wright
Helen Georgiana Wright**

Debtor(s)

Case No.
Chapter

13

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **December 18, 2014**

/s/ Leonard Douglas Wright
Leonard Douglas Wright
Signature of Debtor

Date: **December 18, 2014**

/s/ Helen Georgiana Wright
Helen Georgiana Wright
Signature of Debtor

Bank of America
PO Box 15026
Wilmington, DE 19850

Bank of America
PO Box 982235
El Paso, TX 79998-2235

Bank of America Home Loans
PO Box 5170
Simi Valley, CA 93062

Bank of America, NA
1800 Tapo Canyon Rd
Simi Valley, CA 93063

Betty Tomlin
1427 N Main St
Salisbury, NC 28144

BNC Banking
PO Box 1148
Thomasville, NC 27361-1148

Citi Mortgage
PO Box 6243
Sioux Falls, SD 57117-6243

Credit Bureau
PO Box 26140
Greensboro, NC 27402

Daryl & Sonia Clark
523 Ludwick Ave
Salisbury, NC 28146

Deborah Huffman
134 Dunham Ave
Salisbury, NC 28146

Employment Security Commission
PO Box 26504
Raleigh, NC 27611

EndoChoice Pathology
PO Box 4346 Dept. 718
Houston, TX 77210-4346

Express Scripts
PO Box 790227
Saint Louis, MO 63179-0227

Farm Bureau Bank
PO Box 33427
San Antonio, TX 78265-3427

Farm Bureau Bank
17300 Henderson Path
San Antonio, TX 78232

Golf Colony Resort Homeowners Assoc
PO Box 3559
North Myrtle Beach, SC 29582

Grayland & Erica Watson
324 Oakwood Ave
Salisbury, NC 28146

Harrison & Nadine Malone
502 S Rowan
Spencer, NC 28159

Horry County Treasurer
PO Box 602773
Charlotte, NC 28260-2773

Horry County Treasurer
PO Box 1828
Conway, SC 29528-1828

Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101-7346

Jeff Boyd & Janette Clang
136 Dunham Ave
Salisbury, NC 28144

Jemese Imes
700 3rs St
Spencer, NC 28159

Kendall and Tammy Stokes
418 S Iredell St
Spencer, NC 28159

LabCorp
PO Box 2240
Burlington, NC 27216-2240

Law Offices of Patrick & Stathos, LLC
PO Drawer 15669
Myrtle Beach, SC 29587-5669

Lorraine (Mona) Hipps
515 7th St
Spencer, NC 28159

Martha Unsell
1814 1st St
Salisbury, NC 28144

MediCredit, Inc.
PO Box 1629
Maryland Heights, MO 63043-0629

Michael Brown
709 5th St
Spencer, NC 28159

Michael Linkins
524 Magnolia Ave
Salisbury, NC 28146

NationStar Mtg
350 Highland Dr
Lewisville, TX 75067

NC Dept of Revenue
PO Box 25000
Raleigh, NC 27640

Novant Health
PO Box 11549
Winston Salem, NC 27116-1549

Novant Health
PO Box 3475
Toledo, OH 43607-0475

Ocwen Loan Servicing
1661 Worthington Rd Ste 100
West Palm Beach, FL 33409

Piedmont Radiological Associates
1515 West Innes Street
Salisbury, NC 28144

Prince-Parker & Associates, Inc.
PO Box 474690
Charlotte, NC 28247-4690

RM Galicia, Inc.
d/b/a Progressive Mgmt Systems
1521 W Cameron Ave
West Covina, CA 91793-2738

Rowan Diagnostic Clinic, PA
611 Mocksville Ave
Salisbury, NC 28144-2705

Seterus
PO Box 2008
Grand Rapids, MI 49501-2008

Sheffield Financial
4010 Golding Ctr Dr
Winston Salem, NC 27103

SunTrust Bank
PO Box 305053
Nashville, TN 37230-5053

SunTrust Bank
PO Box 85052
Richmond, VA 23285-5052

Towanda McNeil
1431 N Main St
Salisbury, NC 28144

Wake Forest Baptist Health
Medical Center Blvd
Winston Salem, NC 27157

Walter and Kayla Bostian
134 Dunham Ave
Salisbury, NC 28146

Wells Fargo Home Mortgage
PO Box 10335
Des Moines, IA 50306

Wells Fargo Home Mortgage/ASC
PO Box 10335
Des Moines, IA 50306

Wells Fargo Home MortgageASC
PO Box 10335
Des Moines, IA 50306

Western Alliance Bank
PO Box 927830
San Diego, CA 92192-7830

Wright Properties of Rowan, LLC
107 Carabelle Circle
Salisbury, NC 28144

Fill in this information to identify your case:

Debtor 1 Leonard Douglas Wright

Debtor 2 Helen Georgiana Wright
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of North Carolina

Case number (if known) _____

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- ☒ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3)
- ☐ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3)
- ☒ 3. The commitment period is 3 years.
- ☐ 4. The commitment period is 5 years.

☐ Check if this is an amended filing

Official Form 22C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

12/14

as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

1. What is your marital and filing status? Check one only.

☐ Not married. Fill out Column A, lines 2-11.☒ Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ <u>0.00</u>	\$ <u>0.00</u>
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ <u>0.00</u>	\$ <u>0.00</u>
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ <u>0.00</u>	\$ <u>0.00</u>
5. Net income from operating a business, profession, or farm		
Gross receipts (before all deductions)	\$ <u>0.00</u>	
Ordinary and necessary operating expenses	-\$ <u>0.00</u>	
Net monthly income from a business, profession, or farm	\$ <u>0.00</u> Copy here -> \$	\$ <u>0.00</u>
6. Net income from rental and other real property		
Gross receipts (before all deductions)	\$ <u>6,540.83</u>	
Ordinary and necessary operating expenses	-\$ <u>9,809.33</u>	
Net monthly income from rental or other real property	\$ <u>0.00</u> Copy here -> \$	\$ <u>0.00</u>

Debtor 1
Debtor 2**Leonard Douglas Wright**
Helen Georgiana Wright

Case number (if known)

7. Interest, dividends, and royalties**Column A**
Debtor 1**Column B**
Debtor 2 or
non-filing spouse\$ **50.00**\$ **0.00****8. Unemployment compensation**\$ **0.00**\$ **0.00**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you \$ **0.00**For your spouse \$ **0.00****9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act.\$ **0.00**\$ **879.00****10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.10a. \$ **0.00**\$ **0.00**10b. \$ **0.00**\$ **0.00**

10c. Total amounts from separate pages, if any.

+ \$ **0.00**\$ **0.00****11. Calculate your total current monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.\$ **50.00**+ \$ **879.00**= \$ **929.00**Total average
monthly income**Part 2: Determine How to Measure Your Deductions from Income****12. Copy your total average monthly income from line 11.** \$ **929.00****13. Calculate the marital adjustment.** Check one:

- ☐ You are not married. Fill in \$0 on line 3d.
- ☒ You are married and your spouse is filing with you. Fill in 0 in line 13d.
- ☐ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

In line 13a-c, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 on line 13d.

13a. \$

13b. \$

13c. +\$

13d. Total

\$ **0.00**Copy here=> 13d. - **0.00****14. Your current monthly income.** Subtract line 13d from line 12.14. \$ **929.00****15. Calculate your current monthly income for the year.** Follow these steps:

15a. Copy line 14 here=>

15a. \$ **929.00**

Multiply line 15a by 12 (the number of months in a year)

x 12

15b. The result is your current monthly income for the year for this part of the form

15b. \$ **11,148.00**

Debtor 1
Debtor 2**Leonard Douglas Wright**
Helen Georgiana Wright

Case number (if known)

16. Calculate the median family income that applies to you. Follow these steps:

16a. Fill in the state in which you live.

NC

16b. Fill in the number of people in your household.

3

16c. Fill in the median family income for your state and size of household.

16c. \$ 56,782.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

17. How do the lines compare?17a. ☒ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out *Calculation of Disposable Income* (Official Form 22C-2).17b. ☐ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Disposable Income (Official Form 22C-2).** On line 39 of that form, copy your current monthly income from line 14 above.**Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)****18. Copy your total average monthly income from line 11 .**18. \$ 929.00**19. Deduct the marital adjustment if it applies.** If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13d.

If the marital adjustment does not apply, fill in 0 on line 19a.

19a. -\$ 0.00**Subtract line 19a from line 18.**19b. \$ 929.00**20. Calculate your current monthly income for the year.** Follow these steps:

20a. Copy line 19b here

20a. \$ 929.00

Multiply by 12 (the number of months in a year).

x 12

20b. The result is current monthly income for the year for this part of the form

20b. \$ 11,148.00

20c. Copy the median family income for your state and size of household from line 16c

\$ 56,782.00**21. How do the lines compare?**☒ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.☐ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.**Part 4: Sign Below**

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X /s/ Leonard Douglas Wright**Leonard Douglas Wright**

Signature of Debtor 1

Date **December 18, 2014**

MM / DD / YYYY

X /s/ Helen Georgiana Wright**Helen Georgiana Wright**

Signature of Debtor 2

Date **December 18, 2014**

MM / DD / YYYY

If you checked line 17a, do NOT fill out or file Form 22C-2.

If you checked line 17b, fill out Form 22C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.